



#3

DECLARATION AND POWER OF ATTORNEY

Attorney's Docket No.
17207-00011

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled **METHODS AND SYSTEMS FOR IDENTIFYING EARLY TERMINATING LOAN CUSTOMERS**, the specification of which:

(check one) ☐ is attached hereto

☒ was filed on April 6, 2001 as Application Serial No. 09/827,721
and was amended on _____.

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Application Serial No.	Filing Date	Status (patented, pending, abandoned)
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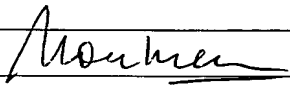
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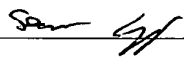
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SOLE OR FIRST INVENTOR:

Full Name: Oumar NabeSignature: Date: June 15, 2001Residence: New York, NYCitizenship: United States of AmericaPost Office Address: 765 Riverside Drive, Apt. #6D, New York, NY 10032

SECOND JOINT INVENTOR, IF ANY:

Full Name: David J. FogartySignature: Date: June 15 2001Residence: Riverside, CTCitizenship: United States of AmericaPost Office Address: 36 Crescent Road, Riverside, CT 06878

THIRD INVENTOR, IF ANY:

Full Name: Ian R. Bell

Signature: _____

Date: _____

Residence: Peebles, United KingdomCitizenship: United KingdomPost Office Address: 42 Edderston Ridge, Clover Law, Peebles, United Kingdom EH45 9NA

FOURTH INVENTOR, IF ANY:

Full Name: Maria Abdul Karim

Signature: _____

Date: _____

Residence: Singapore, SingaporeCitizenship: SingaporePost Office Address: BLK 60 Dakota Crescent, Apt. #10-215, Singapore 390 060, Singapore

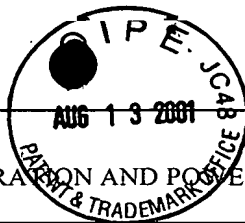
FIFTH INVENTOR, IF ANY

Full Name: Rossen G. Valtchanov

Signature: _____

Date: _____

Residence: Leeds, United KingdomCitizenship: BulgariaPost Office Address: 120 Springfield Road, Morley, Leeds LS27 9TA, United Kingdom



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Signature: _____

Date: _____

Residence: Riverside, CTCitizenship: United States of AmericaPost Office Address: 36 Crescent Road, Riverside, CT 06878

THIRD INVENTOR, IF ANY:

Full Name: Ian R. BellSignature: Ian R. BellDate: 19TH JUNE 2001Residence: Peebles, United KingdomCitizenship: United KingdomPost Office Address: 42 Edderston Ridge, Clover Law, Peebles, United Kingdom EH45 9NA

FOURTH INVENTOR, IF ANY:

Full Name: Maria Abdul Karim

Signature: _____

Date: _____

Residence: Singapore, SingaporeCitizenship: SingaporePost Office Address: BLK 60 Dakota Crescent, Apt. #10-215, Singapore 390 060, Singapore

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Full Name: Rossen G. Valtchanov

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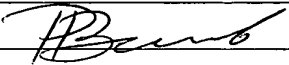
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